

SEP 11 2023

DANNY L. MILLER, CLERK
BY SW DEPUTY CLERKIn re: Kevin Lavell Miffett
Debtor

Case Number: _____

Chapter: 13**Certification of Exigent Circumstances**

The undersigned debtor (the “debtor”) certifies that he/she sought credit counseling services from an approved agency but was unable to obtain those services during the 7 days after he/she made a request. Exigent circumstances merit a 30-day temporary waiver of the requirement for credit counseling.

The following is an explanation of: the debtor’s efforts made to obtain the credit counseling; the reason(s) why the debtor was unable to obtain credit counseling before filing for bankruptcy; and why the exigent circumstances that merit a 30-day temporary waiver of the requirement:

*I was NOT aware of the credit counselors until now.
House foreclosure*

The debtor understands:

- His/Her case may be dismissed if the court is dissatisfied with the reason for not receiving credit counseling before filing for bankruptcy.
- If the court is satisfied with the debtor’s explanation, the debtor must still receive credit counseling within 30 days after filing the bankruptcy case and file a certificate from the approved agency along with a copy of the payment plan developed, if any. If the debtor does not do so, the debtor’s case may be dismissed.
- Any extension of the 30-day deadline will only be granted for cause and is limited to a maximum of 15 days.

I certify under penalty of perjury that the information provided above is true and correct to the best of my knowledge and belief.

Date: 8-11-23
2023

Kevin Miffett

Debtor's Signature

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Pass Christian MS
39571*

(228) 234-7196